

## Credit Analyst

**Tracking Code** 1750

**Job Location** Boise, ID

**Salary** \$ 68,078 – 80,475 (exempt)

**Application Deadline** 4/11/12 (5:00 p.m. MST)

### Job Description

The Senior Credit Risk Analyst will be responsible for gathering credit and financial information and then conducting credit risk analysis for Idaho Power Company (IPC). Will prepare a risk and portfolio analysis and then approve or recommend to Risk Management an appropriate credit limit assignment or action plan. The role's primary responsibility will be to monitor credit risk; ensure security or collateral documents are negotiated and meet corporate standards; and ensure that all collateral documents are current and up to date.

This position will work closely supporting the following business units: Power Supply Merchant organization and Load Balancing Operations. Will also be required to prepare monthly or quarterly credit reports, SOX or Regulatory reports, 10 Q/10 K credit risk reports and pricing/and/or counterparty reconciliations. Additional ad hoc requests will include credit risk assessments or analyses for other internal IPC business units; business or financial model assessments or evaluations; and credit risk scenario analysis will be required. On occasion, will provide input and/or evaluations on technology enhancements. There will be a significant amount of customer interface (including senior management) and reporting with internal and external business counterparties/partners.

### Required Skills

<b>Knowledge</b>	Must have a fundamental understanding of Energy trading, operations, risk and back office business processes, policies, procedures and controls, and a solid understanding of trading influences. Should be knowledgeable of Rapid Ratings, Moody's, Dun & Bradstreet and/or other credit systems. Working knowledge of deal structures, interpreting positions, P&L, market to market (MtM), corporate finance, trading reporting regulations, financial and management reporting, position reporting, financial analysis, credit evaluation, measurement and monitoring knowledge.
<b>Skills</b>	Must have good financial modeling capabilities; have excellent verbal and written communication skills; be detail oriented; have strong analytical skills as they apply to credit analysis, possess good research and problem solving skills; and be technologically oriented and skilled in using Microsoft office products (particularly Excel).
<b>Abilities</b>	Must be able to perform quantitative and qualitative financial analysis; ascertain the financial health of counterparties; work in a time sensitive environment, multi-task and prioritize various commercial requests; meet the highest attendance requirements; and have a strong ability to follow-through. Must also be able to work effectively with different groups and diverse interests; meet deadlines and prioritize work; adapt to constantly changing needs of the team; defend decision-making criteria with traders/marketers; and balance commercial responsiveness with prudent credit risk expectations. Should have the ability to work independently and confidently with senior leaders to resolve risk or collateralization issues, including minimizing legal risk exposure and ensuring that security is 'perfected'. Should be able to serve as subject matter expert when manager is not available.

### Required Experience

#### MINIMUM REQUIREMENTS

<b>Education:</b>	Bachelor's degree in business or related field. <b>Prefer</b> a concentration in either economics, finance accounting and/or mathematics.
<b>Experience:</b>	Five or more years of experience in banking-related credit risk management or commodity credit risk management in a trading or marketing environment, including in-depth analysis of financial statements. <b>Prefer</b> prior energy related experience.

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**Competencies**

Work Standards, Adaptability, Information Monitoring, Planning and Organizing, Decision Making, Initiating Action, Continuous Learning, Communication, Building Strategic Working Relationships, and Customer Focus.

**Additional Information**

The successful candidate for this position may be required to complete scheduled compliance training and submit to periodic background investigation as mandated by NERC.